

UTAH COUNTIES INSURANCE POOL

BOARD OF TRUSTEES MEETING
Thursday, December 11, 2008, 10:00 a.m.
Sevier County Administration Building
250 North Main, Richfield, Utah

AGENDA

10:00	Call to Order	Kay Blackwell
	Recess for Public Hearing on 2009 UCIP Budgets	Kay Blackwell
	Reconvene	

ITEM ACTION

Review/Excuse Board Members Absent	Kay Blackwell
Adopt 2009 UCIP Budgets	Kay Blackwell
Approve November 13 and December 4 Meeting Minutes	Kay Blackwell
Approve Appointment of Litigation Management and Personnel Committee Chairs	Kay Blackwell
Elect Officers	Kay Blackwell
Review/Adopt Amended 2008 Budgets	Johnnie Miller
Set Date, Time and Place of Regular Meetings for 2009	Sonya White
Review/Approve 2009 Vendor Contracts	Johnnie Miller
Review UCIP Employee Benefits	Johnnie Miller
Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	Kay Blackwell
Action on Personnel Matters	Kay Blackwell
Review/Adopt Amended 2009 Budgets	Johnnie Miller
Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	Kay Blackwell
Action on Litigation Matters	Kent Sundberg
Employee Benefits Program Update	Johnnie Miller
Ratification and Approval of Payments and Credit Card Transactions	Steve Wall

INFORMATION

Annual Membership Meeting Review	Johnnie Miller
Loss Control Manager's Report	Mark Brady
Other Business	Kay Blackwell
Lunch Provided	



Utah Counties Insurance Pool
Supporting Your Goals Since 1992

BOARD OF TRUSTEES MEETING

MINUTES

December 11, 2008, 10:00 a.m.
Sevier County Administration Building, Richfield, UT

BOARD MEMBERS PRESENT

Kay Blackwell, *Vice President*, Piute County Commissioner
Steve Wall, *Secretary-Treasurer*, Sevier County Clerk-Auditor
Bruce Adams, San Juan County Commissioner
Ken Bischoff, Weber County Commissioner
Brad Dee, Weber County Human Resources Director
Jim Eardley, Washington County Commissioner
Jerry Hess, Davis County Deputy Attorney
Kent Sundberg, Utah County Deputy Attorney
Steve White, Utah County Commissioner

BOARD MEMBERS ABSENT

Lynn Lemon, *President*, Cache County Executive
LaMar Guymon, Emery County Sheriff
Karla Johnson, Kane County Clerk-Auditor
Wayne Smith, Iron County Commissioner

OTHERS PRESENT

Johnnie Miller, UCIP Chief Executive Officer
Mark Brady, UCIP Loss Control Manager
Sonya White, UCIP Manager of Administration

Call to Order

Kay Blackwell called this meeting of the Utah Counties Insurance Pool Board of Trustees to order at 10:00 a.m. on December 11, 2008.

Recess for Public Hearing on 2009 UCIP Budgets

Steve Wall made a motion for the Board of Trustees to recess at 10:00 a.m. for a scheduled Public Hearing to review the Utah Counties Insurance Pool's 2009 Budgets. Jim Eardley seconded the motion, which passed unanimously. No one came forward to speak at the Public Hearing. Jim Eardley made a motion to close the public hearing. Kent Sundberg seconded the motion, which passed unanimously.

Adopt 2009 UCIP Budgets

Jim Eardley made a motion to adopt the 2009 Budgets (see attachment number one). Ken Bischoff seconded the motion, which passed unanimously.

Review/Excuse Board Members Absent

The following Board Members requested to be excused from this meeting due to prior commitments: LaMar Guymon, Karla Johnson, Lynn Lemon and Wayne Smith. Steve Wall made a motion to excuse LaMar Guymon, Karla Johnson, Lynn Lemon and Wayne Smith from this meeting. Bruce Adams seconded the motion, which passed unanimously.

Approve November 13 and December 4 Meeting Minutes

The minutes of the Board of Trustees meetings held November 13 and December 4, 2008 were previously sent to the Members of the Board for review. Bruce Adams requested that the December 4 meeting minutes be corrected. Page two, **Experience Modification Adjustment Plan**, read: *Johnnie reported that Utah County has not yet made a formal decision but the County may be more likely to stay with the Pool if this Plan is adopted. Johnnie summarized the Plan by saying that members will not be penalized for the Board's premium cap policy.* Steve Wall made a motion to approve the November 13 meeting minutes as written and the December 4 meeting minutes as corrected. Bruce Adams seconded the motion, which passed unanimously.

Approve Appointment of Litigation Management and Personnel Committee Chairs

Pursuant to the UCIP Bylaws, Article 5.1(j): *One Trustee, appointed by the Board, shall be the Chair of the Litigation Management Committee and;* (K): *One Trustee, appointed by the Board, shall be the Chair of the Personnel Committee.* Trustees serving pursuant to (j) and (k) shall serve four-year terms ending on December 31 of presidential election years. A notice was sent to members notifying them of the Board's appointment. Steve Wall made a motion to appoint Kent Sundberg as the Chair of the Litigation Management Committee. Jerry Hess seconded the motion, which passed unanimously. Joe McKea, John Willey and Brad Dee contacted the Pool to be considered for the appointment of the Chair of the Personnel Committee. Bruce Adams made a motion to appoint Brad Dee as the Chair of the Personnel Committee. Steve White seconded the motion, which passed. Brad Dee abstained.

Elect Officers

Pursuant to the UCIP Bylaws, Article 6.1: *Officers shall be elected by and from among the Trustees, at the first Board meeting following each annual meeting of the Members.* Brad Dee made a motion to elect Kay Blackwell as President. Ken Bischoff seconded the motion, which passed unanimously. Steve White made a motion to elect Ken Bischoff as Vice-President. Bruce Adams seconded the motion, which passed. Ken Bischoff abstained. Ken Bischoff made a motion to elect and retain Steve Wall as the Secretary-Treasurer. Bruce Adams seconded the motion, which passed unanimously.

Review/Adopt Amended 2008 Budgets

Amendments to the 2008 UCIP Budgets were previously sent to the Members of the Board for review (see attachment number two). Johnnie Miller explained that the amended budget items, for all lines of coverage, are closer to what is expected for year-end 2008. The Multiline and Workers' Compensation Pools show a net gain of surplus. The Employee Benefits Program is showing a net loss. Staff is working to reconcile all premiums collected and premiums paid for the year-end calculation on the Employee Benefits Program. The Board suggested that an audit may need to be conducted. Johnnie has already talked to the Pool auditors and will report to the Board at its next meeting. With the year end, staff will be able to better determine if estimated staff time allocations for each Pool/Program is correct. Johnnie recommended that the Board adopt a policy regarding the transfer of surplus, if any, from the Workers' Compensation Pool and the Employee Benefits Pool, to the Multiline Pool for reimbursement of prior year's deficits. Jim Eardley made a motion to approve the amended 2008 Budgets with the Employee Benefits Program showing a net loss of \$94,971. Steve Wall seconded the motion, which passed unanimously. The inference of this motion was that UCIP would pay PEHP only those premiums that UCIP has calculated.

Set Date, Time and Place of Regular Meetings for 2009

Pursuant to the UCIP Bylaws, Article 6.2: *The Board shall fix the date, time and place of regular meetings that are scheduled in advance over the course of a year.* Sonya White presented the tentative schedule of regular meetings (see attachment number three). Ken Bischoff made a motion to set the date, time and place of tentative regular meetings for 2009 as presented and discussed. Steve White seconded the motion, which passed unanimously.

Review/Approve 2009 Vendor Contracts

Johnnie Miller reported that Arthur Gallagher and Company has provided a quotation for the Tenant User Liability Insurance Program (TULIP) in the amount of \$5,000 and general brokerage services in the amount of \$25,000. Premiums for TULIP are comparable from the 2008 to the 2009 year so Johnnie recommended that the Board accept the quote of \$5,150 (including terrorism) but not the general brokerages fees since Gallagher is not involved in any aspect of the Pool's reinsurance structure. Public Employee Health Program gave the Pool such short notice of termination that UCIP Staff did not have time to market staff medical coverages so UCIP staff will be staying with PEHP for medical coverages. UCIP has contracted with Guardian for increased benefits at reduced costs for dental coverages and life coverages for participating program members and UCIP Staff. Opticare continues to be the best choice for vision coverage. Mountain View Software's annual fee is \$13,000. The Pool continues to experience problems and errors with the system. The Board directed Johnnie to pay the annual fee but notify Mountain View that the Pool would like to go back to the old system. Jim Eardley made a motion to approve the 2009 vendor contracts as recommended by Johnnie Miller. Kent Sundberg seconded the motion, which passed unanimously.

Review UCIP Employee Benefits

Johnnie Miller provided the Board with an Employee Benefits Cost Comparison by County and UCIP Staff (see attachment number four). The pre-tax HRA of \$500 for UCIP staff is an annual amount, not monthly. Medical, dental and vision are listed as the monthly costs. This comparison sheet shows that UCIP employee benefits are in line with the benefits paid for county employees. Retirement benefits paid by UCIP for its employees are driving the percentages higher than what county employees are receiving. Johnnie Miller recommended a formula to reduce benefits costs by approximately \$65,000 as shown on the comparison sheet and the Schedule of Discretionary Benefits (see attachment number five). Jim Eardley made a motion to approve the formula allocation and discretionary benefits for UCIP employees as presented. Steve White seconded the motion, which passed unanimously. Johnnie will update the UCIP Employee Manual with the approved discretionary benefits for the Board to approve at its next meeting.

Set Date and Time for Closed Meeting

Steve White made a motion to strike the agenda item: Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual. Steve Wall seconded the motion, which passed unanimously.

Action on Personnel Matters

Steve White made a motion to strike the agenda item: Action on Personnel Matters. Steve Wall seconded the motion, which passed unanimously.

Review/Adopt Amended 2009 Budgets

Johnnie Miller explained that staff will be re-working the 2009 budgets to incorporate the reductions that have been approved by the Board and look at decreasing expenses as much as possible especially in budget items for the Workers' Compensation Program. The Board discussed limiting training opportunities and will now decide at Board meetings who will attend AGRIP training once the agendas are made available.

Set Date and Time for Closed Meeting

Kent Sundberg made a motion to set the date and time for a closed meeting to discuss pending or reasonably imminent litigation for December 11, 2008 at 12:40 p.m. Jerry Hess seconded the motion, which passed unanimously. Board Members present at the closed meeting were: Kay Blackwell, Steve Wall, Bruce Adams, Ken Bischoff, Brad Dee, Jim Eardley, Jerry Hess, Kent Sundberg and Steve White. Others present were: Johnnie Miller, Mark Brady and Sonya White.

The regular meeting resumed at 12:55 p.m. on December 11, 2008.

Action on Litigation Matters

Kent Sundberg made a motion authorizing settlement authority in the amount of \$75,000 for the UCIP Claims Manager and an additional amount of \$25,000 for the UCIP Chief Executive Officer during mediation in the matter of MILL382007. Steve Wall seconded the motion, which passed unanimously.

Employee Benefits Program Update

Johnnie Miller reported that Juab County has approved the authorized representative fee for UCIP. The other Employee Benefits Program Counties are still in the process of deciding whether or not to approve the fee. If this fee is not signed over to UCIP it will go to the Public Employees Health Program. UCIP will use the monies received from the fee to reimburse the Multiline Pool for start-up costs and continue to assist the counties, as a collective employee group, in marketing programs and coverages.

Ratification and Approval of Payments and Credit Card Transactions

Steve Wall reviewed the payments made, payments to be made (see attachment number five) and credit card transactions with the Board. Steve Wall made a motion to approve the payments made, payments to be made and credit card transactions. Steve White seconded the motion, which passed unanimously.

Annual Membership Meeting Review

Johnnie Miller explained that favorable comments were made regarding the Annual Membership Meeting. This was the first time a survey was conducted for the Annual Membership Meeting (see attachment number six). The Board Members directed staff to only conduct surveys for UCIP meetings relating to training.

Loss Control Manager's Report

Mark Brady provided the Board with the results of the 2008 Best Practices Program for the Multiline and Workers' Compensation Pools (see attachment number seven). Mark is working to revise the Program for 2009 since the current programs are not making any difference in a member's loss ratio.

Other Business

The next meeting of the Board will be held on January 15, 2009, 10:00 a.m. at the new UCIP office in South Jordan.

Approved on this 15th day of JANUARY 2009
Steve Wall
Steve Wall, UCIP Secretary-Treasurer

Workers' Compensation Budget

	Approved 2008	Tentative 2009
REVENUE		
Premiums Written	2,519,171	3,728,653
Best Practices Program Credit	(76,790)	(121,148)
Investment Income	137,000	75,680
TOTAL REVENUE	2,579,381	3,683,185
LOSSES AND LOSS EXPENSES		
Current Year Losses	336,500	600,000
Reinsurance	509,500	534,975
TOTAL LOSS EXPENSES	846,000	1,134,975
ADMINISTRATION EXPENSES		
Accounting	7,500	7,500
Actuarial Analysis	8,500	8,500
Automobile	5,000	0
Bank Charges	100	100
Board Expense	26,250	26,250
Building Debt Service	21,700	0
Building Lease	24,500	45,325
Consultant	6,000	0
Copying Costs	2,280	2,280
Dues & Subscriptions	2,280	2,280
Exhibiting & Sponsorship	3,500	3,500
Fees & Licensing	350	350
Incentives	1,750	2,500
Information Technology	14,000	14,000
Lobbying & Legislative Tracking	3,500	3,500
Loss Control & Training	35,000	35,000
Office Equipment	2,450	24,150
Office Insurance	2,800	3,000
Office Supplies	2,625	2,625
Postage	1,750	1,750
Printing	1,750	1,750
Professional Fees	22,750	22,750
Self-Insurers Tax	77,800	80,000
Staff Expenses	21,000	26,000
Staff Medical, Dental, Vision	60,000	40,372
Staff Medical HRA	2,500	2,500
Staff Medical Long Term Disability	1,300	1,500
Staff Payroll Liabilities	17,500	18,550
Staff Retirement	48,500	51,410
Staff Salaries	223,000	249,800
Telephone	2,646	3,000
TOTAL ADMINISTRATION EXPENSES	650,581	680,242
TOTAL EXPENSES	1,496,581	1,815,217
Policy Year Gain (Loss)	(201,200)	165,488

Multiline Budget

	Approved 2008	Tentative 2009
REVENUE		
Premiums Written	5,151,002	5,944,836
Loss Control Premium Credit	(202,919)	(227,000)
Investment Income	552,000	378,400
Bonds	1,675,000	0
TOTAL REVENUE	7,175,083	6,096,236
LOSSES AND LOSS EXPENSES		
Current Year Losses	699,500	1,080,814
Reinsurance	895,137	1,200,000
TOTAL LOSS EXPENSES	1,594,637	2,280,814
ADMINISTRATION EXPENSES		
Accounting	10,500	10,500
Actuarial Analysis	8,500	10,000
Automobile	10,000	0
Bank Charges	150	150
Board Expense	37,500	37,500
Building	1,675,000	0
Building Debt Service	31,000	0
Building Lease	35,000	64,750
Copying Costs	3,250	3,500
Depreciation	75,000	50,000
Dues & Subscriptions	3,250	3,250
Exhibiting & Sponsorship	5,000	5,000
Fees & Licensing	500	500
Incentives	2,500	2,500
Information Technology	20,000	20,000
Land Use Hotline Program	10,000	10,000
Lobbying & Legislative Tracking	5,000	5,000
Loss Control & Training	35,000	35,000
Member Property Appraisals	30,000	30,000
Office Equipment	3,500	34,500
Office Insurance	4,000	4,400
Office Supplies	3,750	3,800
Policy Placement	25,000	25,000
Postage	2,500	2,500
Printing	2,500	2,500
Professional Fees	32,500	32,500
Staff Expenses	30,000	40,000
Staff Medical, Dental, Vision	65,000	49,000
Staff Medical HRA	3,800	3,800
Staff Medical Long Term Disability	1,600	1,850
Staff Payroll Liabilities	25,000	26,500
Staff Retirement	75,500	75,500
Staff Salaries	277,000	306,000
Telephone	2,646	4,500
TOTAL ADMINISTRATION EXPENSES	2,551,446	900,000
TOTAL EXPENSES	4,146,083	3,180,814
Policy Year Gain (Loss)	1,733,200	366,236

Employee Benefits Budget

	Approved 2008	Tentative 2009
REVENUE		
Premiums Written	10,000,580	52,500
Management Fees	54,800	5,250
Investment Income	24,000	1,575
TOTAL REVENUE	10,079,380	59,325
ADMINISTRATION EXPENSES		
Accounting	3,500	3,500
Automobile	200	400
Bank Charges	50	50
Board Expense	11,250	11,250
Building Debt Service	9,300	0
Building Lease Purchase	10,500	19,425
Copying Costs	975	1,100
Dues & Subscriptions	975	700
Exhibiting & Sponsorship	1,500	1,500
Fees & Licensing	150	150
Incentives	750	1,500
Information Technology	6,000	6,000
Lobbying & Legislative Tracking	1,500	1,500
Office Equipment	1,050	1,050
Office Insurance	1,200	1,200
Office Supplies	1,125	800
Postage	750	750
Premiums OptiCare	52,500	52,500
Premiums PEHP	9,948,000	0
Printing	750	500
Professional Fees	9,750	5,000
Staff Expenses	9,000	9,000
Staff Medical, Dental, Vision	20,000	16,952
Staff Medical HRA	900	900
Staff Medical Long Term Disability	500	535
Staff Payroll Liabilities	7,500	7,950
Staff Retirement	17,200	17,200
Staff Salaries	80,000	88,426
Telephone	1,125	1,500
TOTAL ADMINISTRATION EXPENSES	10,198,000	251,338
(Loss)Gain	(118,620)	(192,013)

Sonya White

Subject: Appointment of Litigation Management Committee Chair

Attachments: Agenda.pdf

The Board of Trustees appointment for the UCIP Litigation Management Committee Chair expires December 31, 2008. If you would like to be considered for this four-year term as Chair of the Committee and Member of the Board of Trustees, please call myself or Johnnie Miller by Wednesday, December 10 at 5:00 p.m. We apologize for this short notice and anticipate your input.

Thank you,

Sonya White

Manager of Administration

Utah Counties Insurance Pool

PO Box 760

6900 South 900 East, Suite 230

Midvale, UT 84047

800-339-4070

801-565-8500

801-568-0495(f)

Sonya White

From: Sonya White [sonya@ucip.utah.gov]
Sent: Tuesday, December 09, 2008 4:21 PM
Cc: Johnnie Miller
Subject: Appointment of Personnel Committee Chair
Attachments: Agenda.pdf

The Board of Trustees appointment for the UCIP Personnel Committee Chair expires December 31, 2008. If you would like to be considered for this four-year term as Chair of the Committee and Member of the Board of Trustees, please call myself or Johnnie Miller by Wednesday, December 10 at 5:00 p.m. We apologize for this short notice and anticipate your input.

Thank you,

Sonya White
Manager of Administration
Utah Counties Insurance Pool
PO Box 760
6900 South 900 East, Suite 230
Midvale, UT 84047
800-339-4070
801-565-8500
801-568-0495(f)

Multiline Budget

UTAH COUNTIES INSURANCE POOL

	Approved 2008	Amended 2008
REVENUE		
Premiums Written	5,151,002	5,151,002
Best Practices Program Credit	-202,919	-202,919
Investment Income	552,000	417,100
Bonds	1,675,000	0
TOTAL REVENUE	7,175,083	5,365,183
LOSSES AND LOSS EXPENSES		
Prior Year Losses	1,295,800	26,605
Current Year Losses	699,500	949,545
Reinsurance	895,137	1,118,300
TOTAL LOSS EXPENSES	2,890,437	2,094,450
ADMINISTRATION EXPENSES		
Accounting	10,500	11,300
Actuarial Analysis	8,500	8,500
Automobile	10,000	5,300
Bank Charges	150	100
Board Expense	37,500	34,000
Building	1,675,000	14,500
Building Debt Service	31,000	0
Building Lease	35,000	33,000
Copying Costs	3,250	4,600
Depreciation	75,000	49,000
Dues & Subscriptions	3,250	3,100
Exhibiting & Sponsorship	5,000	4,500
Fees & Licensing	500	100
Incentives	2,500	3,700
Information Technology	20,000	8,700
Land Use Hotline Program	10,000	1,900
Lobbying & Legislative Tracking	5,000	800
Loss Control & Training	35,000	35,000
Member Property Appraisals	30,000	28,000
Office Equipment	3,500	2,000
Office Insurance	4,000	4,650
Office Supplies	3,750	3,500
Policy Placement	25,000	25,000
Postage	2,500	2,500
Printing	2,500	2,500
Professional Fees	32,500	8,000
Staff Expenses	30,000	25,000
Staff Medical, Dental, Vision	65,000	79,800
Staff Medical HRA	3,800	3,800
Staff Medical Long Term Disability	1,600	1,600
Staff Payroll Liabilities	25,000	21,650
Staff Retirement	75,500	66,000
Staff Salaries	277,000	275,000
Telephone	2,646	4,900
TOTAL ADMINISTRATION EXPENSES	2,551,446	772,000
TOTAL EXPENSES	5,441,883	2,866,450
(Loss)Gain	1,733,200	2,498,732

Workers' Compensation Budget

UTAH COUNTIES INSURANCE POOL

	Approved 2008	Amended 2008
REVENUE		
Premiums Written	2,519,171	2,519,171
Best Practices Program Credit	-76,790	-76,790
Investment Income	137,000	137,000
TOTAL REVENUE	2,579,381	2,579,381
LOSSES AND LOSS EXPENSES		
Prior Year Losses	1,284,000	825,000
Current Year Losses	336,500	470,000
Reinsurance	509,500	455,000
TOTAL LOSS EXPENSES	2,130,000	1,750,000
ADMINISTRATION EXPENSES		
Accounting	7,500	8,000
Actuarial Analysis	8,500	8,500
Automobile	5,000	2,900
Bank Charges	100	100
Board Expense	26,250	23,000
Building Debt Service	21,700	0
Building Lease	24,500	23,000
Consultant	6,000	3,450
Copying Costs	2,280	3,100
Dues & Subscriptions	2,280	2,250
Exhibiting & Sponsorship	3,500	3,100
Fees & Licensing	350	700
Incentives	1,750	2,600
Information Technology	14,000	12,000
Lobbying & Legislative Tracking	3,500	500
Loss Control & Training	35,000	30,000
Office Equipment	2,450	1,100
Office Insurance	2,800	2,700
Office Supplies	2,625	2,700
Postage	1,750	1,750
Printing	1,750	1,500
Professional Fees	22,750	3,000
Self-Insurers Tax	77,800	77,800
Staff Expenses	21,000	12,000
Staff Medical, Dental, Vision	60,000	39,000
Staff Medical HRA	2,500	2,500
Staff Medical Long Term Disability	1,300	1,300
Staff Payroll Liabilities	17,500	15,500
Staff Retirement	48,500	50,000
Staff Salaries	223,000	217,000
Telephone	2,646	3,500
TOTAL ADMINISTRATION EXPENSES	650,581	554,550
TOTAL EXPENSES	2,780,581	2,304,550

(Loss)Gain

(201,200)

274,831

Employee Benefits Budget

UTAH COUNTIES INSURANCE POOL

	Approved 2008	Amended 2008
REVENUE		
Premiums Written	10,000,580	9,972,000
Management Fees	54,800	58,400
Investment Income	24,000	24,000
TOTAL REVENUE	10,079,380	10,054,400

ADMINISTRATION EXPENSES

Accounting	3,500	3,400
Automobile	200	500
Bank Charges	50	75
Board Expense	11,250	9,200
Building Debt Service	9,300	0
Building Lease Purchase	10,500	9,800
Copying Costs	975	1,300
Dues & Subscriptions	975	700
Exhibiting & Sponsorship	1,500	1,400
Fees & Licensing	150	0
Incentives	750	1,400
Information Technology	6,000	350
Lobbying & Legislative Tracking	1,500	300
Office Equipment	1,050	500
Office Insurance	1,200	1,200
Office Supplies	1,125	1,000
Postage	750	750
Premiums OptiCare	52,500	52,800
Premiums PEHP	9,948,000	9,919,200
Printing	750	500
Professional Fees	9,750	500
Staff Expenses	9,000	9,000
Staff Medical, Dental, Vision	20,000	22,500
Staff Medical HRA	900	900
Staff Medical Long Term Disability	500	500
Staff Payroll Liabilities	7,500	6,496
Staff Retirement	17,200	19,900
Staff Salaries	80,000	83,500
Telephone	1,125	1,700
TOTAL ADMINISTRATION EXPENSES	10,198,000	10,149,371
 (Loss)Gain	 (118,620)	 (94,971)

Employee Benefits Budget

UTAH COUNTIES INSURANCE POOL

	Approved 2008	Amended 2008
REVENUE		
Premiums Written	10,000,580	9,972,000
Management Fees	54,800	58,400
Investment Income	24,000	24,000
TOTAL REVENUE	10,079,380	10,054,400
ADMINISTRATION EXPENSES		
Accounting	3,500	3,400
Automobile	200	500
Bank Charges	50	75
Board Expense	11,250	9,200
Building Debt Service	9,300	0
Building Lease Purchase	10,500	9,800
Copying Costs	975	1,300
Dues & Subscriptions	975	700
Exhibiting & Sponsorship	1,500	1,400
Fees & Licensing	150	0
Incentives	750	1,400
Information Technology	6,000	350
Lobbying & Legislative Tracking	1,500	300
Office Equipment	1,050	500
Office Insurance	1,200	1,200
Office Supplies	1,125	1,000
Postage	750	750
Premiums OptiCare	52,500	52,800
Premiums PEHP	9,948,000	10,149,872
Printing	750	500
Professional Fees	9,750	500
Staff Expenses	9,000	9,000
Staff Medical, Dental, Vision	20,000	22,500
Staff Medical HRA	900	900
Staff Medical Long Term Disability	500	500
Staff Payroll Liabilities	7,500	6,496
Staff Retirement	17,200	19,900
Staff Salaries	80,000	83,500
Telephone	1,125	1,700
TOTAL ADMINISTRATION EXPENSES	10,198,000	10,380,043
<i>(Loss)Gain</i>	<i>(118,620)</i>	<i>(325,643)</i>

**ANNUAL NOTICE OF REGULAR MEETING SCHEDULE OF THE BOARD OF
TRUSTEES OF THE UTAH COUNTIES INSURANCE POOL**

PUBLIC NOTICE is hereby given that the 2009 Annual Meeting schedule of the Board of Trustees of the Utah Counties Insurance Pool is as follows:

Regular meetings of the Board of Trustees of the Utah Counties Insurance Pool will be held on the dates, at the times and at the location of 10980 South Jordan Gateway, South Jordan, Utah or the specific member county listed below unless otherwise changed by action of a quorum of the Board of Trustees of the Utah Counties Insurance Pool.

TENTATIVE REGULAR MEETING DATES FOR 2009

January 15, 10:00 a.m.
February 19, 10:00 a.m.
March 19, 10:00 a.m.
April 14, 12:00 p.m. Sevier County
May 21, 10:00 a.m.
June 5, 12:00 p.m., Washington County
July 16, 10:00 a.m.
August 10, 6:00 p.m. Iron County
September 17, 10:00 a.m.
October 15, 10:00 a.m.
November 12, 6:00 p.m., Washington County
December 17, 10:00 a.m.

A regular meeting may be canceled without notice by action of a quorum of the Board of Trustees. When, because of unforeseen circumstances, it is necessary for the Board of Trustees to hold an emergency meeting to consider matters of an emergency or urgent nature, the best notice practicable shall be given. No such emergency meeting of the Board of Trustees shall be held unless an attempt has been made to notify all of the members of the Board of Trustees and there is a majority vote in the affirmative to hold the meeting.

All regular meetings of the Board of Trustees shall be open to the public unless closed by the Board of Trustees in the manner described in §52-4-4, Utah Code Annotated, 1953 as amended, and, for a purpose described in §52-4-5, Utah Code Annotated, 1953 as amended.

ADOPTED AND APPROVED THIS 11 DAY OF December, 2008.

BOARD OF TRUSTEES,
UTAH COUNTIES INSURANCE POOL

, President

Employee Benefits Cost Comparison

	Medical		Dental		Vision		Pre Tax	Total
	%	\$	%	\$	%	\$	\$	\$
Beaver	90%	881.04	100%	70.5	0%	0	104.167	1,055.71
Box Elder								0.00
Cache	85%	1097.8	50%	21		0		1,118.80
Carbon								0.00
Daggett								0.00
Davis								0.00
Duchesne								0.00
Emery	100%	1411.34		0		0		1,411.34
Garfield								0.00
Grand								0.00
Iron								0.00
Juab	100%	1149.64	100%	86.05	100%	11.73		1,247.42
Kane	100%	807.45	100%	108		0	291.667	1,207.12
Millard	75%	900.46	100%	93.16		0		993.62
Morgan	98%	1211.02	96%	80.63	0%	0		1,291.65
Piute	100%	1437.52	54%	45.13	0%			1,482.65
Rich								0.00
San Juan								0.00
Sanpete	100%	1106	100%	83.99	0%	0		1,189.99
Sevier	100%	990.6	100%	92.84	100%	11.79		1,095.23
Summit								0.00
Tooele	68%	730.04	66%	73.82	0%	0		803.86
Uintah								0.00
Utah								0.00
Wasatch	75%	797.06	100%	83.99	100%	11.79		892.84
Washington								0.00
Wayne								0.00
Weber								0.00
Total Paid By Counties								13,790.22
# Counties Responding								12
Average Paid By County								\$1,149.19
UCIP	100%	913.30	100%	86.05	100%	11.73	500.00	\$1,511.08
	90%	821.97	90%	77.45	90%	10.56	500.00	\$1,409.97
	80%	730.64	80%	68.84	80%	9.38	500.00	\$1,308.86

UCIP 2009 Employee Benefits Options Comparison Summary

	As Is	Salary Only	Salary & Benefits	Salary & Retirement	Salary, Retirement & Benefits @ 80%	Reduced Adjustment	Recommended
Salary	577,352	544,672	571,905	591,187	618,420	599,139	588,245.44
Retirement	141,220	133,227	139,888	94,117	98,453	99,577	88,585.41
Health	136,840	136,644	110,935	134,423	109,376	109,261	121,800.45
Allowances	18,000	18,000	18,000	18,000	18,000	9,000	9000
Salary Costs	91,089	86,089	90,256	93,206	97,372	93,045	91,378.55
Total Cost	964,501	918,631	930,984	930,932	941,621	910,022	899,009.85
As Is	964,501						
Salary Only	918,631		(45,870)				
Salary & Benefits	930,984		(33,518)	12,352			
Salary & Retirement	930,932		(33,569)	12,301	(51)		
Salary, Retirement & Benefits @ 80%	941,621		(22,880)	22,990	10,637	10,689	
Reduced Adjustment	910,022		(54,480)	(8,610)	(20,962)	(20,911)	(31,600)
Recommended	899,010		(65,492)	(19,622)	(31,974)	(31,923)	(42,611)
							(11,012)



Utah Counties Insurance Pool
Supporting Your Goals Since 1992

SCHEDULE OF UCIP DISCRETIONARY BENEFITS

Retirement Account Contributions

URS Pension Plan

UCIP contributes the maximum allowable employer contribution into the URS Pension Plan for each eligible employee.

URS 401k Plan

UCIP pays the administration fee for employee's voluntary contributions into the URS 401k plan. UCIP makes no direct contribution into the URS 401k plan.

Nationwide 457 Plan

UCIP will contribute an amount equal to 5.0% of eligible employee's payroll into the Nationwide 457 plan on a matching basis with the employee's voluntary contributions in to the URS 401k plan.

Health Insurance

For the UCIP sponsored group health insurance coverage, UCIP pays 90% of the monthly premiums for employee coverage and 90% of the monthly premiums for the employee's spouse and eligible dependents coverage. In addition to the employee's 10% share of monthly premiums, the employee is responsible for all deductibles and co-payments.

Accidental Death and Dismemberment

For the UCIP sponsored group Accidental Death and Dismemberment insurance coverage, UCIP pays 100% of the monthly premiums for \$50,000 of coverage for the employee.

Dental and Optical Insurance

For the UCIP sponsored group dental and optical insurance coverage, UCIP pays 90% of the monthly premiums for employee coverage and 90% of the monthly premiums for the employee's spouse and eligible dependents coverage. In addition to the employee's 10% share of monthly premiums, the employee is responsible for all deductibles and co-payments.

Disability Insurance

For the UCIP sponsored group disability insurance coverage, UCIP pays 100% of the monthly premiums for \$50,000 coverage for employee coverage and 100% of the monthly premium for \$10,000 coverage for the employee's spouse and eligible dependents.

Life Insurance

For the UCIP sponsored group life insurance coverage, UCIP pays 100% of the monthly premiums for \$50,000 coverage for the employee and 100% of the monthly premium for \$5,000 coverage for the employee's spouse and \$2,500 for eligible dependents.

Auto Allowance

UCIP provides specific employees who regularly use their personal auto for UCIP business a Monthly Auto Allowance of \$750. The employee will be reimbursed for mileage only when the mileage for a UCIP approved business trip exceeds the Mileage Reimbursement Threshold of 70 Miles round trip

Vacation

Eligible employees with less than five years of service earn vacation leave at the rate of one day of vacation leave for every month worked (one day for each full month of service). Employees with more than five but less than ten years of service earn 1.25 days per month, and employees with ten years of service and over earn 1.67 days per month. Vacation leave may be advanced to employees with the approval of the Chief Executive Officer. Advanced leave requests of more than 12 days must be submitted to the UCIP Board of Trustees for approval. Advanced leave not earned prior to a termination will be deducted from the employee's final pay check.

Sick Leave

Eligible employees earn sick leave at a rate of one day of leave for every month worked (one day for each full month of service). Sick leave is earned in whole day increments only.

Discretionary Award

Discretionary awards may not exceed \$250 per employee.

November 14 - December 11, 2008

November 14 - December 11, 2008

Type	Date	Num	Name	Memo	Split	Amount
WF-Expense						
Paycheck	11/14/2008		Anne M. Ayrton	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2008		Johnnie R. Miller	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2008		Kathy H. Stone	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2008		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2008		Lisa O. Brown	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2008		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2008		Shaney M. Kelleher	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2008		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2008		Susan E. Gonce	Direct Deposit	-SPLIT-	0.00
Paycheck	11/28/2008		Anne M. Ayrton	Direct Deposit	-SPLIT-	0.00
Paycheck	11/28/2008		Johnnie R. Miller	Direct Deposit	-SPLIT-	0.00
Paycheck	11/28/2008		Kathy H. Stone	Direct Deposit	-SPLIT-	0.00
Paycheck	11/28/2008		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	11/28/2008		Lisa O. Brown	Direct Deposit	-SPLIT-	0.00
Paycheck	11/28/2008		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	11/28/2008		Shaney M. Kelleher	Direct Deposit	-SPLIT-	0.00
Paycheck	11/28/2008		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Paycheck	11/28/2008		Susan E. Gonce	Direct Deposit	-SPLIT-	0.00
Liability Check	11/26/2008		QuickBooks Payroll Service	Created by Payroll Service on 11/25/2008	-SPLIT-	-16,645.60
Liability Check	11/14/2008	ONLINE	United States Treasury	EFT ACKNOWLEDGEMENT NUMBER: 2708719005755...	-SPLIT-	-6,219.54
Liability Check	11/28/2008	ONLINE	Utah Retirement Systems	Unit No: 864 (NOV 2008)	-SPLIT-	-9,771.36
Liability Check	11/28/2008	ONLINE	Nationwide Retirement Solutions	Entity: 644013	-SPLIT-	-2,911.35
Liability Check	11/28/2008	ONLINE	United States Treasury	EFT ACKNOWLEDGEMENT NUMBER: 2708733006608...	-SPLIT-	-5,607.16
Liability Check	11/28/2008	ONLINE	Utah State Tax Commission	Transaction Number: 200338890	-SPLIT-	-1,968.28
Check	11/26/2008	VISA	Wells Fargo	Account Number: 4856 2002 0869 3567	-SPLIT-	-106.03
Check	11/26/2008	VISA	Wells Fargo	Account Number: 4856 2002 0858 1036	-SPLIT-	-53.19
Check	11/26/2008	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	-SPLIT-	-33.81
Check	11/26/2008	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-SPLIT-	-639.41
Check	11/19/2008	4854	Sonya J. White	Expense Reimbursement	-SPLIT-	-128.00
Check	11/19/2008	4855	Shaney M. Kelleher	Expense Reimbursement	-SPLIT-	-128.00
Check	11/19/2008	4856	Johnnie R. Miller	Expense Reimbursement	-SPLIT-	-225.69
Check	11/19/2008	4857	Mark W. Brady	Expense Reimbursement	-SPLIT-	-128.00
Check	11/19/2008	4858	Korby M. Siggard	Expense Reimbursement	Staff Expenses ML	-128.00
Check	11/19/2008	4859	Les Olson Company	Invoice Number: 1018216-IN	-SPLIT-	-563.00
Check	11/19/2008	4860	Staheli Catering	Invoice Number: 12875	-SPLIT-	-192.30
Check	11/19/2008	4861	Bruce Adams	Expense Reimbursement	-SPLIT-	-889.95
Check	11/19/2008	4862	Ken Bischoff	Expense Reimbursement	-SPLIT-	-372.80
Check	11/19/2008	4863	Brad Dee	Expense Reimbursement	-SPLIT-	-365.78
Check	11/19/2008	4864	Gerald Hess	Mileage Reimbursement	-SPLIT-	-374.40
Check	11/19/2008	4865	LaMar Guymon	Expense Reimbursement	-SPLIT-	-487.36
Check	11/19/2008	4866	Kent Sundberg	Expense Reimbursement	-SPLIT-	-303.05
Check	11/19/2008	4867	Purchase Power	Customer ID: 19821793866	-SPLIT-	-20.97
Check	11/19/2008	4868	Verizon Wireless	Invoice Number: 0704970684	-SPLIT-	-152.94
Check	11/19/2008	4869	Qwest	Account Number: 801-565-8500 170B	-SPLIT-	-503.29
Check	11/19/2008	4870	Jelly Belly Candy Company	Invoice Number: 000167749	-SPLIT-	-216.99
Check	11/19/2008	4871	Office Depot	Account Number: 35538769	-SPLIT-	-91.12
Check	11/21/2008	4872	Tri-Tel Communications, Inc.	Invoice Number: 143515	-SPLIT-	-92.00
Check	11/21/2008	4873	Johnnie R. Miller	Expense Reimbursement	-SPLIT-	-382.45
Check	11/21/2008	4874	Steven Wall	Expense Reimbursement	-SPLIT-	-303.72
Check	11/21/2008	4875	Christensen & Jensen	Invoice Number: 57042	1099-Nonemployee Com...	-639.36
Check	11/21/2008	4876	Korby M. Siggard	Expense Reimbursement	Staff Expenses ML	-47.74
Check	11/28/2008	4877	PEHP-LTD	Coverage Period: Novmeber 2008	-SPLIT-	-270.19
Check	12/8/2008	4878	Anne M. Ayrton	Expense Reimbursement	-SPLIT-	-294.07
Check	12/11/2008	4879	Qwest	VOID: Account Number: 801-565-8500 170B	-SPLIT-	0.00
Check	12/11/2008	4880	Premiere Global Services	Invoice Number: 01876854	-SPLIT-	-101.38
Check	12/11/2008	4881	Utah Association of Counties	Sponsorship/Exhibiting	-SPLIT-	-1,025.00
Check	12/11/2008	4882	Media One of Utah	Invoice Number: 10038671011102008	-SPLIT-	-22.50
Check	12/11/2008	4883	Verizon Wireless	Invoice Number: 0713750457	-SPLIT-	-152.84
Liability Check	12/11/2008	4884	Utah Counties Insurance Pool	Employee Benefits - December	-SPLIT-	-12,202.24
Check	12/11/2008	4885	Qwest	Account Number: 801-565-8500 170B	-SPLIT-	-463.13
Check	12/11/2008	4886	Shaney M. Kelleher	Expense Reimbursement	-SPLIT-	-61.12
Check	12/11/2008	4887	IEA	Essentials in Risk Pool Management	-SPLIT-	-350.00
Check	12/11/2008	4888	Kent Sundberg	Expense Reimbursement	-SPLIT-	-122.81
Check	12/11/2008	4889	James Eardley	Expense Reimbursement	-SPLIT-	-180.45
Check	12/11/2008	4890	Bruce Adams	Expense Reimbursement	-SPLIT-	-304.20
Check	12/11/2008	4891	Kay Blackwell	Mileage Reimbursement	-SPLIT-	-203.58
Check	12/11/2008	4892	LaMar Guymon	Expense Reimbursement	-SPLIT-	-143.33
Check	12/11/2008	4893	Lynn Lemon	Mileage Reimbursement	-SPLIT-	-128.70
Check	12/11/2008	4894	Steve White	Expense Reimbursement	-SPLIT-	-25.74
Check	12/11/2008	4895	Wayne Smith	Expense Reimbursement	-SPLIT-	-374.03
Check	12/11/2008	4896	Steven Wall	Expense Reimbursement	-SPLIT-	-163.80
Check	12/11/2008	4897	Ken Bischoff	Expense Reimbursement	-SPLIT-	-70.20
Check	12/11/2008	4898	Karla Johnson	Expense Reimbursement	-SPLIT-	-332.28
Check	12/11/2008	4899	Gerald Hess	Mileage Reimbursement	-SPLIT-	-47.97
Check	12/11/2008	4900	Arthur J. Gallagher & Co.	Invoice Number: 84816	-SPLIT-	-2,080.00
Check	12/11/2008	4901	New England Business Service, Inc.	Invoice Number: 9928527859-6	-SPLIT-	-492.40
Check	12/11/2008	4902	Office Depot	Account Number: 35538769	-SPLIT-	-192.33
Check	12/11/2008	4903	Les Olson Company	Invoice Number: 1015821-IN	-SPLIT-	-361.91
Check	12/11/2008	4904	FCP Holdings, LLC	Commerical Lease: 6900 South 900 East, Suite 230	-SPLIT-	-5,894.43
Check	12/11/2008	4905	Revco Leasing Company, LLC	Invoice Number: 194353	-SPLIT-	-1,475.00
Total WF-Expense						-78,228.27
WF-Work Comp Expense						
Check	12/11/2008	222	By The Numbers Actuarial Consulting, Inc.	Invoice Number: 2008-148	Actuarial Analysis WC	-2,125.00
Check	12/11/2008	223	Mountain View Software	Invoice Number: 13684	Information Technology ...	-240.00
Total WF-Work Comp Expense						-2,365.00
OTAL						-80,593.27

Utah Counties Insurance Pool

Memo

To: Johnnie Miller
From: Shaney Kelleher
Date: 12/10/2008
Re: Annual Membership Meeting Survey Results

As of today the results of our Annual Membership Meeting have been very favorable. So far we have received 12 responses to the survey. In their overall impression of the meeting 42% rated it excellent while 58% rated it very good. 100% of the surveys showed that they were given a good understanding of the Pool's status and direction.

Listed below are the ratings for the effectiveness of the reports.

7. How would you rate the overall effectiveness of the reports?							
	excellent	good	average	fair	poor	Rating Average	Response Count
Peter Stirba, Supreme Court Case	33.3% (4)	33.3% (4)	33.3% (4)	0.0% (0)	0.0% (0)	2.00	12
Johnnie Miller, Chief Executive Officer's	91.7% (11)	8.3% (1)	0.0% (0)	0.0% (0)	0.0% (0)	1.08	12
Lynn Lemon, President's	50.0% (6)	50.0% (6)	0.0% (0)	0.0% (0)	0.0% (0)	1.50	12
Steve Wall, Audit Committee	50.0% (6)	50.0% (6)	0.0% (0)	0.0% (0)	0.0% (0)	1.50	12
Mark Brady, Loss Control Manager's Report	66.7% (8)	33.3% (4)	0.0% (0)	0.0% (0)	0.0% (0)	1.33	12
Kent Sundberg, Litigation Management Committee	50.0% (6)	41.7% (5)	0.0% (0)	8.3% (1)	0.0% (0)	1.67	12
answered question							12
skipped question							0

In reading the responses I have found that what the Members appreciated most about the meeting was your candor and the direction in which UCIP is focusing.

UTAH COUNTIES INSURANCE POOL
MULTILINE BEST PRACTICES PROGRAM

2008 BP Prerequisites

2008 BP Premium Credits

County	MVR List	Renewal Information	2009 Premium	5%	RMP%	Credit	Certification Credit	Total Credit
Beaver			84,317	4,216	0%	0	0	0
Box Elder	7/1/2008		230,272	11,514	0%	0	500	0
Cache	5/1/2008	6/17/2008	232,558	11,628	88%	10,233	500	10,733
Carbon	6/4/2008	8/29/2008	232,077	11,604	100%	11,604	500	12,104
Daggett	4/30/2008	8/29/2008	49,916	2,496	27%	674	0	674
Davis	6/16/2008	8/29/2008	608,303	30,415	82%	24,940	500	25,440
Duchesne	6/25/2008	8/29/2008	114,692	5,735	0%	0	500	0
Emery	6/17/2008	8/27/2008	141,849	7,092	74%	5,248	500	5,748
Garfield	6/9/2008	8/21/2008	98,232	4,912	0%	0	0	0
Grand	6/30/2008	9/4/2008	106,913	5,346	68%	3,635	0	0
Iron	7/1/2008	8/28/2008	258,587	12,929	36%	4,655	500	5,155
Juab		8/28/2008	114,126	5,706	0%	0	500	0
Kane	5/19/2008	8/21/2008	85,141	4,257	40%	1,703	500	2,203
Millard	5/7/2008	8/27/2008	185,460	9,273	82%	7,604	500	8,104
Morgan	5/15/2008		57,102	2,855	0%	0	0	0
Piute	5/21/2008		20,876	1,044	0%	0	500	0
Rich	6/27/2008		34,532	1,727	0%	0	0	0
San Juan	6/6/2008	8/28/2008	196,687	9,834	92%	9,048	500	9,548
Sanpete	6/19/2008	7/25/2008	86,654	4,333	57%	2,470	500	2,970
Sevier	5/1/2008	8/29/2008	138,000	6,900	100%	6,900	500	7,400
Tooele	6/24/2008	8/29/2008	314,677	15,734	81%	12,744	500	13,244
Utah	6/6/2008	8/27/2008	318,257	15,913	77%	12,253	500	12,753
Utah	6/12/2008	8/26/2008	628,860	31,443	100%	31,443	500	31,943
Wasatch	4/18/2008	8/20/2008	243,814	12,191	88%	10,728	500	11,228
Washington	6/23/2008	8/28/2008	407,413	20,371	100%	20,371	500	20,871
Wayne	6/24/2008	9/8/2008	45,460	2,273	0%	0	0	0
Weber	3/28/2008	7/15/2008	685,805	34,290	100%	34,290	0	34,290

DUE 7/1/08 DUE 8/29/08

214,407

UTAH COUNTIES INSURANCE POOL
WORKERS' COMPENSATION BEST PRACTICES PROGRAM

2008 BP Prerequisites 2008 BP Premium Credits

County	Renewal Information	2009 Premium	5%	RMP%	Credit
Cache	8/21/2008	195,377	9,769	67%	6,545
Carbon	8/28/2008	112,226	5,611	100%	5,611
Daggett	8/25/2008	26,166	1,308	0%	0
Duchesne	8/29/2008	56,203	2,810	0%	0
Garfield	8/22/2008	46,632	2,332	0%	0
Grand	9/5/2008	76,207	3,810	22%	0
Iron	8/29/2008	180,500	9,025	63%	5,686
Juab	8/25/2008	56,266	2,813	0%	0
Kane	8/26/2008	85,512	4,276	0%	0
Millard	8/25/2008	105,348	5,267	0%	0
Morgan	8/26/2008	58,592	2,930	0%	0
Piute		7,558	378	0%	0
Rich		22,444	1,122	0%	0
San Juan	8/27/2008	60,166	3,008	100%	3,008
Sanpete	8/20/2008	26,121	1,306	0%	0
Sevier	8/29/2008	70,855	3,543	0%	0
Summit	8/28/2008	216,549	10,827	0%	0
Tooele	8/20/2008	224,355	11,218	65%	7,292
Uintah	8/25/2008	200,470	10,024	35%	3,508
Utah	8/26/2008	578,081	28,904	100%	28,904
Wasatch	8/26/2008	128,517	6,426	80%	5,141
Washington	8/27/2008	244,903	12,245	100%	12,245
Wayne	9/8/2008	17,725	886	0%	0
Weber	8/21/2008	450,292	22,515	100%	22,515
DUE 8/31/08					100,455

The Salt Lake Tribune Deseret News



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The Utah Counties Insurance Pool will hold a publ.

Source: [MediaOne of Utah](#)**Item:**

13211640

Item Description

The Utah Counties Insurance Pool will hold a public hearing to approve its 2009 Budgets on Dec 11 2008 at 10:00 a.m. at the Sevier County Administration Building 250 North Main Richfield U 386710 UPAXLP

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Sonya White

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Sent: Sunday, November 09, 2008 8:02 PM
To: Sonya White
Subject: Your Ad is Live Online in the MediaOne of Utah Market

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To edit your ad, you may return to our classifieds marketplace and click the 'My Account' tab. In addition, you will receive an email with a direct link.

You can enhance your listing by logging into your account on our site and editing your ad. You can add pictures, add text, change your category or upgrade to a power ad. Just follow the instructions below:

You may change both your username and password after you log in. Your temporary username and password are:

Username: sonya@ucip.utah.gov
Password: 90466

1. You may edit your ad by visiting: <http://utah.kaango.com/feMyAds> 2. You may view your ad now by visiting <http://utah.kaango.com/feViewAd/13211640>

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Sonya White

From: NAC Legal [naclegal@mediaoneutah.com]
Sent: Thursday, November 06, 2008 12:32 PM
To: Sonya White
Subject: RE: Public Hearing

Ad #386710 is scheduled to run Nov. 10 and the total cost is \$22.50.

Thank you,

Lynn Valdez

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From: Sonya White [mailto:sonya@ucip.utah.gov]
Sent: Thursday, November 06, 2008 8:30 AM
To: 'Lynn Valdez'; 'NAC Legal'
Subject: Public Hearing
Importance: High

Hi Lynn,

Please publish the following notice as soon as possible in the Salt Lake Tribune:

The Utah Counties Insurance Pool will hold a public hearing to approve its 2009 Budgets on December 11, 2008 at 10:00 a.m. at the Sevier County Administration Building, 250 North Main, Richfield, Utah.

Send the proof of publication and invoice to:

Sonya White
Manager of Administration
Utah Counties Insurance Pool
PO Box 760
6900 South 900 East, Suite 230
Midvale, UT 84047
800-339-4070
801-565-8500
801-568-0495(f)

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Public Meeting Notice Admin

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Notice Added Successfully

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Meeting Title:	Board of Trustees
Government Type:	Special Districts
Entity:	Utah Counties Insurance Pool
Public Body Name:	Board of Trustees
Meeting Subject:	Insurance
Street Address:	250 North Main
Street Address continued:	
City:	Richfield
Zip:	84701
Start Date:	12/11/08 10:00 AM
End Date:	12/11/08 2:00 PM
Agenda:	Call to Order Recess for Public Hearing on 2009 UCIP Budgets Reconvene ACTION Review/Excuse Board Members Absent Adopt 2009 UCIP Budgets Approve November 13 and December 4 Meeting Minutes Approve Appointment of Litigation Management and Personnel Committee Chairs Elect Officers Review/Adopt Amended 2008 Budgets Set Date, Time and Place of Regular Meetings for 2009 Review/Approve 2009 Vendor Contracts Review UCIP Employee Benefits Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual Action on Personnel Matters Review/Adopt Amended 2009 Budgets Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation Action on Litigation Matters Employee Benefits Program Update Ratification and Approval of Payments and Credit Card Transactions INFORMATION Annual Membership Meeting Review Loss Control Manager's Report

Other Business
Lunch Provided

ADA:

In compliance with the Americans with Disabilities Act, individuals needing special accommodations (including auxiliary communicative aids and services) during this meeting should notify Sonya White at the Utah Counties Insurance Pool, PO Box 760, Midvale, UT 84047, or call 800-339-4070, at least three days prior to the meeting.

Electronic Participation:

Any Member of the Utah Counties Insurance Pool Board of Trustees may participate telephonically.

Other:

Emergency Meeting Notice:

No

Send copy of notice to:

Attachments

There are attachments associated with this notice.

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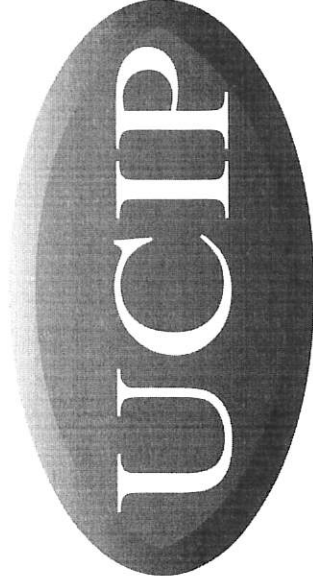
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Utah Counties Insurance Pool
Supporting Your Goals Since 1992

UCIP Board of Directors Meeting

Thursday, December 11, 2008
Richfield, Utah

Bylaws Article 5

- j) One Trustee, appointed by the Board, shall be the Chair of the Litigation Management Committee and;
- k) One Trustee, appointed by the Board, shall be the Chair of the Personnel Committee.
- Trustees serving pursuant to subsections (e)-(h) shall be Designated as “Elected Trustees” and serve four-year overlapping terms. Trustees serving pursuant to subsections (a)-(d) shall serve for four-year terms. Trustees serving pursuant to subsections (i)-(k) shall serve for four-year terms and may be reappointed to subsequent terms by the Board. A Trustee serving pursuant to subsection (i) shall serve a four-year term ending on December 31 in even numbered years between presidential elections. Trustees serving pursuant to subsections (j) and (k) shall serve four-year terms ending on December 31 of presidential election years.

Bylaws Article 6.1

- The principal offices of the Board shall be: president, vice-president and secretary-treasurer. The principal offices shall be held by three separate natural persons. Officers shall be elected by and from among the Trustees, at the first Board meeting following each annual meeting of the Members. The Board shall establish the powers and duties of each officer, consistent with these Bylaws, the Agreement and the Articles of Incorporation of the Pool. All Members of the Board shall have full voting rights. The president shall preside over meetings of the Board and of the Members and shall perform such other duties as may be prescribed from time to time by the Board and the Members. The vice-president shall exercise the powers of the president in the absence of the president, and the secretary-treasurer shall exercise the powers of the president in the absence of the president and vice-president.

2008 Budget Amendments

- Revision to Ceded Premiums
- Revisions to Administrative Expenses
 - Salary & Benefits

Bylaws Article 6.2

- The Board shall fix the date, time and place of regular meetings that are scheduled in advance over the course of a year. Meetings may be called by the president, or by any five Members of the Board, by written notice mailed at least ten days in advance to all Trustees or by unanimously executed waiver of notice. Emergency meetings of the Board may be held to consider matters of an emergency or urgent nature, after an attempt has been made to notify all Board Members and a majority votes in the affirmative to hold the meeting. Notice, including public notice, of all meetings and the agenda shall comply with applicable laws of the State of Utah.

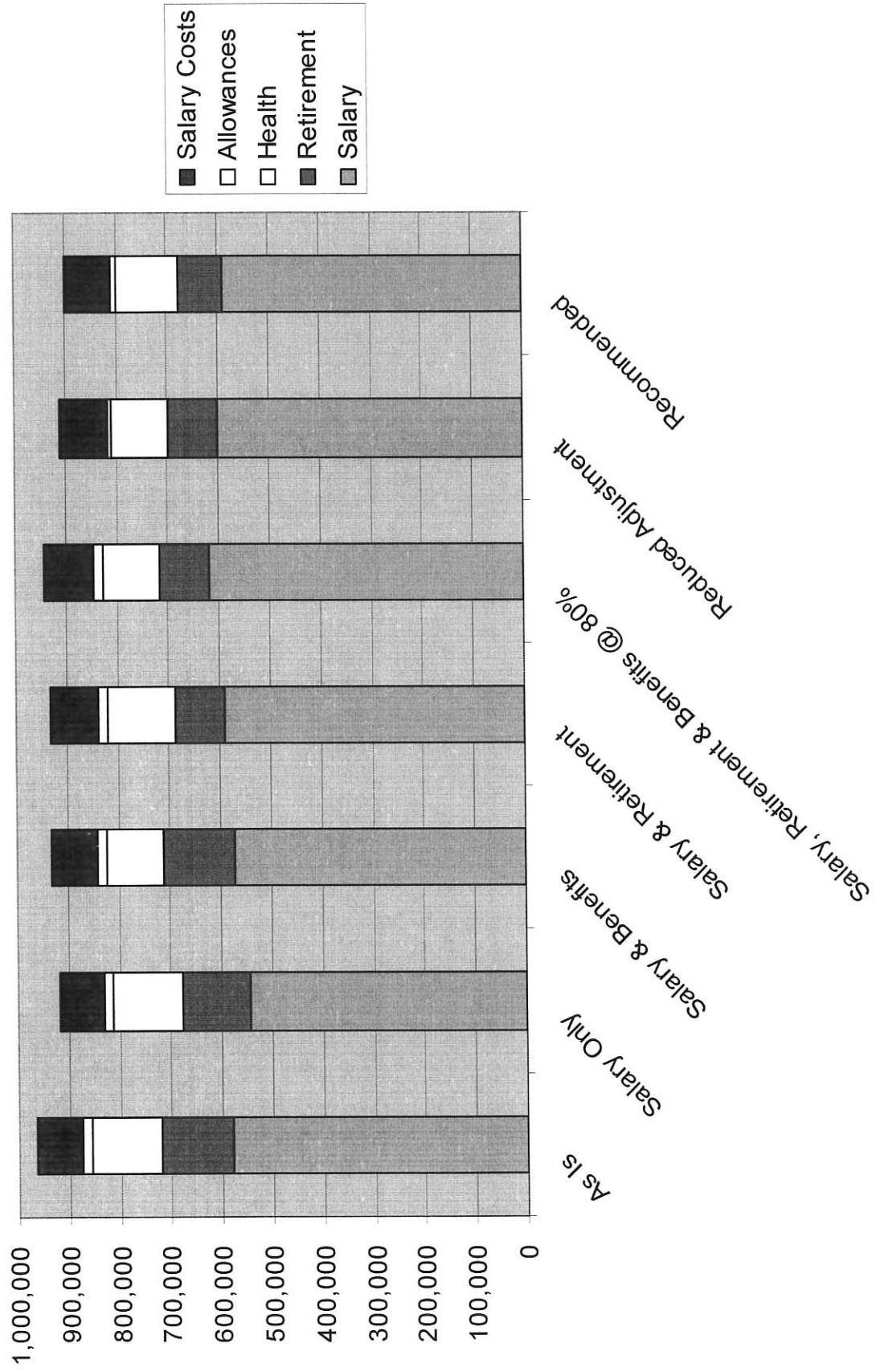
2009 Vendor Contracts

- Gallagher
 - TULIP Policy - \$5,000 Deposit
 - Broker Services - \$25,000 (Airport, Bonds, Crime)
- Corvel
 - WC Fee and Medical Review Services
- PEHP
 - Medical Benefits for UCIP Employees
- Opticare
 - Optical plan administration for participating Counties
- Guardian
 - Dental, Life & AD&D for UCIP and participating Counties
- Mountain View Software
 - Claims System

Employee Benefit Cost Comparison Summary

- Twelve Counties Responded
- Half of those responding pay 100% Family
- Range of monthly cost was \$804 to \$1,483
- Average monthly cost was \$1,149
- UCIP
 - 100% = \$1,511
 - 90% = \$1,410
 - 80% = \$1,309

2009 UCIP Employee Benefits



Cost of Benefit Plan Options

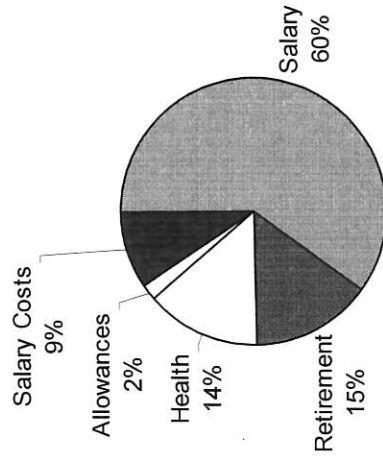
	As Is	Salary Only	Salary & Benefits	Salary & Retirement	Salary, Retirement & Benefits @ 80%	Reduced Adjustment	Recommended
Salary	577,352	544,672	571,905	591,187	618,420	599,139	588,245.44
Retirement	141,220	133,227	139,888	94,117	98,453	99,577	88,585.41
Health	136,840	136,644	110,935	134,423	109,376	109,261	121,800.45
Allowances	18,000	18,000	18,000	18,000	18,000	9,000	9000
Salary Costs	91,089	86,089	90,256	93,206	97,372	93,045	91,378.55
Total Cost	964,501	918,631	930,984	930,932	941,621	910,022	899,009.85

Recommended Benefits Structure

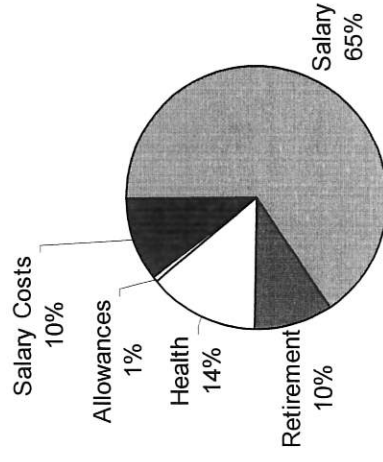
- COLA – 0%
- Merit – 0%
- Retirement - 16.62%
 - URS – 11.62%
 - 401k – 0%
 - 457b – 5% matching to EE contributed 401k
- Health – 90% family coverage, \$500 HRA
- Salary Adjustment – 8%
- Total reduction in cost of \$65,500

Comparison of Plans

Prior Benefits Structure



Recommended Benefits Structure



2009 Budget Amendments

- Written Premium
- Ceded Premium
- Losses and LAE
- Employee Salary & Benefits
- Administrative Expenses
 - Dues and Subscriptions
 - Travel
 - Moving Expense

Benefits Program Status

- Anticipated revenue for 2009 = \$???
- Members want to continue
 - Go to bid as a group for 2010
 - Develop surplus to start self funded program
- Activities by staff would be limited
- Completing Benefits Benchmark Study
- Return 3% to members for Health related programs

